

DECLARATION, POWER OF ATTORNEY AND PETITION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled SENSITIVITY/ELASTICITY-BASED ASSET EVALUATION AND SCREENING

the specification of which is attached hereto.
 the specification of which was filed on _____ and assigned U.S. Serial No. _____

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application of which priority is claimed.

Prior Foreign Application(s)

Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number	Date of Filing	Status (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

And I hereby appoint:

Steven E. Shapiro, Reg. No. 35,676;
 Brent Rabowsky, Reg. No. 41,262;

Joseph G. Swan, Reg. No. 41,338; and

all of the firm of:

MITCHELL, SILBERBERG & KNUPP LLP
 11377 West Olympic Boulevard,
 Los Angeles, California 90064
 (310) 312-2000

as my attorneys with full power of substitution and revocation, to prosecute this application and to transact in connection therewith all business in the United States Patent and Trademark Office and before competent International Authorities.

Please send all correspondence to:

Steven E. Shapiro, Esq.
MITCHELL, SILBERBERG & KNUPP LLP
11377 West Olympic Boulevard
Los Angeles, California 90064
(310) 312-2000

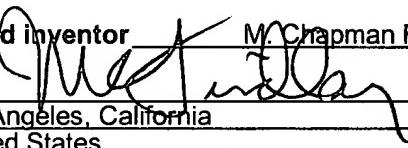
Wherefore I pray that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

Listing of Inventors Continued on Page 3 hereof Yes No

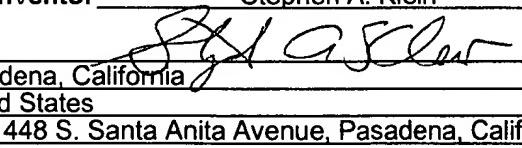
Full name of first inventor G. Michael Phillips

Inventor's signature  Date 7-12-00
Residence Pasadena, California
Citizenship United States
Post Office Address 3580 Cartwright Street, Pasadena, California 91107

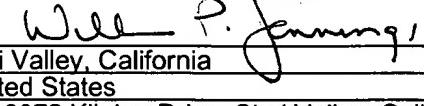
Full name of second inventor M. Chapman Findlay, III

Inventor's signature  Date 7/12/00
Residence Los Angeles, California
Citizenship United States
Post Office Address 3606 Amesbury Road, Los Angeles, California 90027

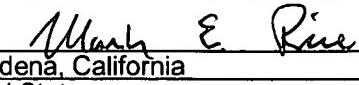
Full name of third inventor Stephen A. Klein

Inventor's signature  Date 7/12/00
Residence Pasadena, California
Citizenship United States
Post Office Address 448 S. Santa Anita Avenue, Pasadena, California 91107

Full name of fourth inventor William P. Jennings

Inventor's signature  Date 7/12/00
Residence Simi Valley, California
Citizenship United States
Post Office Address 3072 Kilaine Drive, Simi Valley, California 93063

Full name of fifth inventor Mark E. Rice

Inventor's signature  Date 7/12/00
Residence Pasadena, California
Citizenship United States
Post Office Address 763 E. California Boulevard, Pasadena, California 91106

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Applicant or Patentee: G. Michael Phillips, et al. Attorney's
Serial or Patent No.: Not Yet Assigned Docket No. 35512-33
Filed or Issued: Filed Herewith
For: Sensitivity/Elasticity-Based Asset Evaluation and Screening

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) and 1.27(c)) - SMALL BUSINESS CONCERN**

I hereby declare that I am

- I the owner of the small business concern identified below:
 X I am an official of the small business concern empowered to act on behalf
of the concern identified below:

NAME OF CONCERN: C4CAST.COM, INC.

ADDRESS OF CONCERN: 750 East Walnut Street, Pasadena, California 91101

I hereby declare that the above identified small business concern qualifies as a small business concern as defined in 13 CFR 121.3-18, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled Sensitivity/Elasticity-Based Asset Evaluation and Screening by inventors G. Michael Phillips, M. Chapman Findlay, III, Stephen A. Klein, William P. Jennings and Mark E. Rice described in

- X the specification filed herewith
 _____ Application Serial No. _____, filed _____
 _____ Patent No. _____, issued _____

If the rights held by the above identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed below* and no rights to the invention are held by any person, other than the inventor, who could not qualify as a small business concern under 37 CFR 1.9(d) or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Sent By: ;
07/13/00 11:03 MSK 626 744 3530

Received 07/13/2000 12:00PM in 02:40 from 626 744 3530 on Line [7] * Pg 3/7

626 744 3530;

Jul-13-00 12:17;

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NO. 803 P003/007

Page 2 of 2

Applicant or Patentee: G. Michael Phillips

Attorney's
Docket No. 35512-33

Serial or Patent No.: Not Yet Assigned

Filed or Issued: Filed Herewith

For: Sensitivity/Elasticity-Based Asset Evaluation and Screening

*NOTE:

Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities (37 CFR 1.27).

NAME _____

ADDRESS _____

INDIVIDUAL SMALL BUSINESS CONCERN NONPROFIT

ORGANIZATION

NAME _____

ADDRESS _____

INDIVIDUAL SMALL BUSINESS CONCERN NONPROFIT

ORGANIZATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate (37 CFR 1.28(b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING G. Michael Phillips

TITLE OF PERSON OTHER THAN OWNER President

ADDRESS OF PERSON SIGNING 3580 Cartwright Street, Pasadena, California 91107

SIGNATURE

DATE 13-JY-00